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09/487,233**INFORMATION DISCLOSURE CITATION**

(Use several sheets if necessary)

Applicant
Scott D. Cook et alFiling Date
January 19, 2000Group Art Unit
2768**U.S. PATENT DOCUMENTS**

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A21	5,659,165	8/19/97	Jennings et al	235	379	
HTD	A22	5,623,547	4/22/97	Jones et al	380	24	
HTD	A23	5,557,516	9/17/96	Hogan	364	408	
HTD	A24	5,455,407	10/3/95	Rosen	235	380	
HTD	A25	5,453,601	9/26/95	Rosen	235	379	
HTD	A26	5,440,634	8/8/95	Jones et al	380	24	
HTD	A27	5,383,113	1/17/95	Kight et al	364	401	
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HTD	A29	5,231,571	7/27/93	D'Agnostino	364	408	
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C1	"Just Plain Bill", <i>ComputerLetter</i> , Vol. 16, No. 4, pp 1-5 (January 2000).
C2	"Small Change", <i>ComputerLetter</i> , Vol. 12, No. 10, 4 pages (March 1996).
C3	<i>Payments Publications</i> , Herndon, VA, 21 pages, (1999).

EXAMINER

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